

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number **10-70252-hdh7**

## UNITED STATES BANKRUPTCY COURT Northern District of Texas

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 6/7/10 and was converted to a case under chapter 7 on 04/30/2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Walter Keith Rickard  
101 Highland Dr  
Burkburnett, TX 76354

Janet Lou Rickard  
aka Janet Johnson Rickard  
101 Highland Dr  
Burkburnett, TX 76354

Case Number:  
10-70252-hdh7

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:  
xxx-xx-0583  
xxx-xx-6527

Attorney for Debtor(s) (name and address):

Monte J. White  
Monte J. White & Associates, P.C.  
1106 Brook Avenue  
Hamilton Place  
Wichita Falls, TX 76301  
Telephone number: (940) 723-0099

Bankruptcy Trustee (name and address):

Shawn K. Brown  
Chapter 7 Trustee  
PO Box 93749  
Southlake, TX 76092  
Telephone number: (817) 348-0777

### Meeting of Creditors

Date: **May 28, 2014**

Time: **10:10 AM**

Location: **U.S. Post Office/Federal Building, 1000 Lamar, Room 216.B, Wichita Falls, TX 76301**

### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/28/14**

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

### Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

#### Address of the Bankruptcy Clerk's Office:

1100 Commerce Street  
Room 1254  
Dallas, TX 75242-1496  
Telephone number: 214-753-2000

#### For the Court:

Clerk of the Bankruptcy Court:  
Tawana C. Marshall

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 5/1/14

**EXPLANATIONS****B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>Refer to Other Side for Important Deadlines and Notices</b>	

United States Bankruptcy Court  
Northern District of TexasIn re:  
Walter Keith Rickard  
Janet Lou Rickard  
DebtorsCase No. 10-70252-hdh  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0539-7

User: cecker  
Form ID: b9aconvPage 1 of 2  
Total Noticed: 31

Date Rcvd: May 01, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2014.

db/jdb +Walter Keith Rickard, Janet Lou Rickard, 101 Highland Dr, Burkburnett, TX 76354-3261  
 13301424 +Aspire, Po Box 105555, Atlanta, GA 30348-5555  
 13388014 BURKBURNETT ISD, CO PERDUE BRANDON FIELDER COLLINS & MOT, PO BOX 8188,  
 WICHITA FALLS TX 76307-8188  
 13301427 +City of Burk-Isd-Wichita County, CO Harold Lerew, PO Box 8188, Wichita Falls, TX 76307-8188  
 13301428 Clinics of North Texas, PO Box 97521, Wichita Falls, TX 76307-7521  
 13301429 +Equable Ascent Financial fkaHilco Receiv, CO Regent & Associates,  
 2650 Fountain View Dr No. 233, Houston, TX 77057-7669  
 13301430 +Global Credit & Coll Corp-Capital one, 300 International Dr PMB No. 10015,  
 Williamsville, NY 14221-5781  
 13301431 +Hilco Recovery, Attn: Bankruptcy, 1120 Lake Cook Road Suite B, Buffalo Grove, IL 60089-1970  
 13301432 +Houston Funding-HSBC -Best Buy, 2620 Fountainview, Houston, TX 77057-7621  
 13301435 +Medical Billing Services, PO Box 2285, Wichita Falls, TX 76307-2285  
 13301438 +Monte J. White & Associates, 1106 Brook Ave, Wichita Falls TX 76301-5009  
 13301439 +Regent & Associates, 2650 Fountain View Dr., Suite 233, Houston, Texas 77057-7669  
 13301440 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)  
 13387962 WICHITA CO & BURKBURNETT CITY, CO PERDUE BRANDON FIELDER COLLINS & MOT, PO BOX 8188,  
 WICHITA FALLS TX 76307-8188

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: ecfnofices@montejwhite.com May 01 2014 23:29:30 Monte J. White,  
 Monte J. White & Associates, P.C., 1106 Brook Avenue, Hamilton Place,  
 Wichita Falls, TX 76301

tr +EDI: QSKBROWN.COM May 01 2014 23:03:00 Shawn K. Brown, Chapter 7 Trustee, PO Box 93749,  
 Southlake, TX 76092-0117  
 cr EDI: RECOVERYCORP.COM May 01 2014 23:03:00 Recovery Management Systems Corporation,  
 25 SE 2nd Ave. Ste. 1120, Miami, FL 33131-1605  
 cr +EDI: WFFC.COM May 01 2014 23:03:00 Wells Fargo Home Mortgage, MAC X7801-014,  
 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
 13301425 +E-mail/Text: cms-bk@cms-collect.com May 01 2014 23:35:59 Capital Management Services, Inc,  
 726 Exchange Street Suite 700, Buffalo, NY 14210-1464  
 13301426 +EDI: AIS.COM May 01 2014 23:03:00 Capital One, N.A., CO American Infosource, PO Box 54529,  
 Oklahoma City, OK 73154-1529  
 13461492 +EDI: OPHSUBSID.COM May 01 2014 23:03:00 GCG EXCALIBUR LLC, C O WEINSTEIN AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13301433 EDI: IRS.COM May 01 2014 23:03:00 IRS Special Procedures, 1100 Commerce St., Room 951,  
 Mail Stop 5029 DAL, Dallas, TX 75246  
 13552771 EDI: RESURGENT.COM May 01 2014 23:03:00 LVNV Funding LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 13301434 +EDI: RESURGENT.COM May 01 2014 23:03:00 Lvnv Funding LLC-Lowes, P.O. B 10584,  
 Greenville, SC 29603-0584  
 13404764 +EDI: MID8.COM May 01 2014 23:03:00 Midland Credit Management, Inc.,  
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
 13301436 +EDI: MID8.COM May 01 2014 23:03:00 Midland Credit Management-Aspire, PO Box 939019,  
 San Diego, CA 92193-9019  
 13301437 +EDI: MID8.COM May 01 2014 23:03:00 Midland Credit Management-HSBC, PO Box 939019,  
 San Diego, CA 92193-9019  
 13396752 +E-mail/Text: bknotice@ncmlc.com May 01 2014 23:36:52 National Capital Management, LLC.,  
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741, USA  
 15358137 +EDI: PRA.COM May 01 2014 23:03:00 Portfolio Recovery Assocs., LLC, POB 41067,  
 Norfolk, VA 23541-1067  
 13391480 EDI: RECOVERYCORP.COM May 01 2014 23:03:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 14629970 +EDI: WFFC.COM May 01 2014 23:03:00 Wells Fargo Bank, N.A., Attention Bankruptcy Department,  
 3476 Stateview Blvd, MAC: X7801-014, Fort Mill, South Carolina 29715-7203

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Portfolio Recovery Assocs., LLC, POB 41067, NORFOLK, VA 23541-1067

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0539-7

User: cecker  
Form ID: b9aconv

Page 2 of 2  
Total Noticed: 31

Date Rcvd: May 01, 2014

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 03, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2014 at the address(es) listed below:

Monte J. White on behalf of Joint Debtor Janet Lou Rickard ecfnofices@montejwhite.com,  
michelle@blackandwhitelaw.com  
Monte J. White on behalf of Debtor Walter Keith Rickard ecfnofices@montejwhite.com,  
michelle@blackandwhitelaw.com  
Shawn K. Brown trustee@browntrustee.com, sbrown@ecf.epiqsystems.com  
United States Trustee ustpregion06.da.ecf@usdoj.gov, albert.loftus@usdoj.gov  
Walter 12,13 OCheskey cmecf@chl3-12westtex.org, ecfcx@ost-wtx.org, ost.cmecf@gmail.com  
TOTAL: 5